UNITED STATES BANKRUPTCY COURT DISTRICT OF IDAHO

In re)	Chapter 13
HINTON, CLINTON P HINTON, HOLLY KAY)	Case No. 99-41638
Debtor(s))	TRUSTEE'S OBJECTION TO CLAIM and NOTICE

TO: ADVANTA MORTGAGE CORP USA 10790 RANCHO BERNARDO ROAD

SAN DIEGO, CA 92127

NOTICE

YOU ARE HEREBY NOTIFIED that the Trustee has filed an objection to the allowance of your claim No. 12, filed on the 20^{TH} day of <u>DECEMBER</u>, 1999 in this bankruptcy case.

Your claim may be reduced, modified, or eliminated. You should read these papers carefully and discuss them with your attorney, if you have one.

YOU ARE FURTHER NOTIFIED that if you do not want the court to eliminate or change your claim and you wish to contest the Trustee's objection to your claim, a written reply to the objection, explaining your position, must be filed in duplicate within fifteen (15) days from the date this objection is mailed. File the original (1) with the Clerk of U.S. Bankruptcy Court, Federal Building, 801 E. Sherman, Pocatello, ID 83201, and (2) a copy with the Trustee. If you mail your response to the court for filing, you must mail it early enough so that the court will receive it on or before the end of the (15) day period.

YOU ARE FURTHER NOTIFIED that if the objection is a matter which can be corrected by filing an amended claim, you may do so prior to the expiration of the fifteen (15) day period. Failure to file a written reply will result in the Trustee requesting that the Court enter an Order disallowing the claim to the extent objected to. If you or your attorney do not take these steps, the court may decide that you do not oppose the objection to your claim and may grant the Trustee's request.

OBJECTION

Plan provides for payment of default in the amount of \$533.40. Balance of claim should be disallowed for distribution by the Trustee.

L.D. Fitzgerald, Trustee

P. O. Box 6199

Pocatello, ID 83205-6199

(208) 233-0500 (8:30 a.m - 5:00 p.m.)

(208) 233-1339 (Fax)

CERTIFICATE OF MAILING

The undersigned hereby certifies that a copy of the document on which this appears was mailed this date to the named creditor at the address shown below, and that the same was deposited by me in regular US Post Office in the City of Pocatello.

DATED: February 15, 2000

By: John Maylor

ADVANTA MTG CORP USA, 10790 RANCHO BERNARDO RD, SAN DIEGO CA 92127 DARREN GUTHRIE, ATTORNEY, PO BOX 85, JEROME, ID 83338